

What is claimed is:

- 1     1.    A method of transferring documents from a party to  
2     a transferee, said method comprising:  
3         distributing transfer devices to a plurality of  
4     parties, each said transfer device equipped with a  
5     unique device code;  
6         creating a device database comprising a set of  
7     device records;  
8         loading each of said unique device codes into a  
9     different one of said device records;  
10        loading party data, identifying said parties, into  
11    different ones of said device records;  
12        loading transferee data, identifying said  
13    transferees, into different ones of said device  
14    records; and  
15        initiating a transfer of a particular document  
16    from a requesting party to a particular transferee by  
17    the step of using said device code on a transfer device  
18    previously distributed to said requesting party in said  
19    distributing step to obtain the identities of said  
20    requesting parties and said particular transferee.
- 1     2.    The method of claim 1 wherein said step of using  
2     said device code comprises accessing a corresponding  
3     one of said device records to obtain said party data  
4     and said transferee data.



12. A method of transferring money from a customer to a beneficiary via a money-transfer system, said method comprising:

- said money-transfer system distributing money-transfer devices to a plurality of customers, each of said money-transfer devices equipped with a unique device code;
- creating a device database at said money-transfer system, said device database comprising a set of device records;
- loading each of said unique device codes into a different one of said device records;
- loading customer data, identifying said customers, into different ones of said device records;







7 and said one of said paying agents giving said  
8 particular beneficiary funds corresponding to said  
9 particular amount of money.

1 23. A document-transfer system, for transferring  
2 documents between parties and transferees, comprising:  
3 a plurality of transfer devices each equipped with  
4 a unique device code;  
5 a document-transfer company having data-processor  
6 means for creating a device database comprising a set  
7 of device records, each of said device records  
8 containing a different one of said unique device codes,  
9 party data identifying one of said parties, and  
10 transferee data identifying one of said transferees;  
11 a plurality of transfer agents each comprising  
12 transfer means for initiating a transfer of a  
13 particular document from a requesting party to a  
14 particular transferee by accessing one of said device  
15 codes from a transfer device previously distributed to  
16 said requesting party to locate a corresponding one of  
17 said device records from said data-processor means to  
18 obtain the identities of said requesting party and said  
19 particular transferee; and  
20 code-pick-up means, responsive to said transfer  
21 means, for providing said requesting party with a  
22 pick-up code for use by said transferee when collecting  
23 said document.

1 24. The system of claim 23 wherein said transfer  
2 devices each comprise a data-storage medium having said  
3 unique device code stored therein.

2025 RELEASE UNDER E.O. 14176

1     26. The system of claim 25 wherein said transfer  
2     devices each comprise a card with a magnetic strip  
3     having said unique device code magnetically stored  
4     therein.

1     27. The system of claim 25 wherein said transfer  
2     agents comprise data terminal means for reading said  
3     unique device code from said magnetic strip, and for  
4     transmitting a description of said document and said  
5     unique device code to said document-transfer company.

1     28. The system of claim 24 wherein said data terminal  
2     means comprise document-pick-up means for accessing  
3     transaction data located in said data-processor means  
4     in response to said transferee providing a  
5     corresponding one of said transfer agents with said  
6     pick-up code.

1        29. The system of claim 28 wherein said document is  
2        currency and said transfer means initiates said  
3        transfer in response to said requesting party giving a  
4        corresponding one of said transfer agents said  
5        currency.

1     30. A money-transfer system, for transferring money  
2     from a customer to a beneficiary, comprising:





